

# *Supportive Housing*

## **PROGRAM FRAMEWORK**

**September 2021**



## INTRODUCTION

In 2015, BC Housing identified opportunities to streamline existing social housing programs to improve administrative consistency and efficiency. The Supportive Housing Program Framework encompasses both new and existing housing programs that provide funding for subsidized housing with support services to people who are experiencing homelessness or at risk of homelessness. Supportive housing helps individuals move beyond temporary shelters or street homelessness to more secure housing, gain greater self-reliance and achieve personal and housing goals. Partnerships with local governments, municipalities, and non-profit organizations to leverage land and resources are a key part of the Supportive Housing Program Framework.

Funding streams under the Supportive Housing Program Framework include a variety of both Provincial and Federal sources including:

- Provincial Homelessness Initiative (PHI Phase I, Phase II, SROs, MOUs)
- Rapid Response to Homelessness (RRH)
- *Building BC*: Supportive Housing Fund (SHF)
- Rapid Housing Initiative (RHI)

The Appendix provides further detail regarding the specific funding streams included under this Program Framework.

The Supportive Housing Program Framework recognizes that the reasons for homelessness are multi-faceted: affordability, availability or suitability of housing; physical and mental health issues; substance use; social exclusion; unemployment and experiencing or at risk of violence. Unit types range, including single room occupancy (SRO) hotel rooms and self-contained units. Support services are offered to connect residents to community resources and help individuals gain and maintain housing stability.

Supportive housing projects are eligible for operating and support service subsidies in accordance with their individual operator agreement<sup>1</sup>.

### Figure 1: Housing Continuum



This program framework outlines the overall program intent, goals, principles, target populations, core elements, standards and guidelines, monitoring and reporting requirements, and defines the roles and responsibilities of the project partners in the delivery and management of the program.

<sup>1</sup> In the Supportive Housing Program Framework, operator agreement refers to all forms of agreements with a housing provider, including Operating, Operator and Support Services Agreement.

## **PRINCIPLES**

### **1. Supportive housing is established in communities with demonstrated need**

### **2. Housing and supports are accessible and resident focused**

- a) Housing and supports are accessible to all eligible residents, regardless of ethno-cultural background, religious beliefs, disability, mental health status, gender identity or sexual orientation. A range of services will be available to ensure access for a diverse population.
- b) Housing providers will be aware of the nature, dynamics and impact of violence against women and work to create a safe and secure environment.
- c) Housing providers will engage with residents to assist them in identifying and pursuing their personal and housing goals. This includes providing resources and information to residents on housing, health care, income and employment services.
- d) An atmosphere of dignity, compassion and respect is maintained.

### **3. Transparent and accountable operations**

- a) Housing providers maintain reliable records and fulfil regular reporting obligations.
- b) Housing providers adopt written policies and procedures that are responsive to resident needs and communicate their policy and procedure regarding complaints and appeals to all residents.
- c) A monitoring system provides assurance that an adequate quality of service is provided.
- d) Housing providers will work towards achieving predetermined goals and targets.
- e) BC Housing conducts reviews and assessments to confirm that services delivered are effective in meeting the program's objectives.

### **4. Services are resident focused**

- a) All reasonable efforts are made to foster resident's capabilities to live successfully and independently. A variety of strategies are employed, recognizing the diverse nature of the resident population being served, and their individual circumstances.
- b) Support services may be delivered on or off-site. Options include delivering supports on-site and linking residents to off-site services offered by other community agencies.

### **5. The service environment is welcoming, safe and secure**

- a) The health and safety of staff and residents is of the highest importance. While unlawful discrimination is not tolerated, housing providers are not expected to deliver services in circumstances where the safety or security of any individual may be threatened.
- b) Housing providers will have safety protocols in place that provide clear guidance for resident and staff safety. Protocols should be reviewed periodically by the housing provider.
- c) Housing providers will adopt practices which ensure the safety and security of women, men, transgendered individuals, women and children, couples and families, as applicable.
- d) Co-ed developments will adhere to principles of safe access, safe shared spaces, safe sleeping areas, and privacy.
- e) Where possible, gender specific common space should be made available for women residents.
- f) An atmosphere of dignity and respect for all residents is maintained.

## **6. Increased affordable rental housing options**

- a) Partnerships with local governments, housing providers and other key stakeholders support the creation of new affordable housing units, increasing the provincial supply.
- b) Investing in the preservation of existing affordable housing (e.g. single room occupancy hotels) ensures units are not lost from the overall supply of affordable housing, specifically for low income individuals who are experiencing homelessness or at risk of homelessness. This important housing form continues to provide safe, secure accommodation over the long term.

## **7. Financial, physical and environmental sustainability**

- a) BC Housing is committed to being a leader in environmentally sustainable social housing. BC Housing will strive to incorporate environmentally responsible construction and management techniques into new builds and existing developments.
- b) BC Housing is committed to financial and physical sustainability of housing developed under the Supportive Housing Program Framework.

## **8. Collaboration among project partners to improve program effectiveness**

- a) Program effectiveness is enhanced through open and collaborative working relationships among housing providers, partner agencies, landowners, other government agencies, people with lived experience, as appropriate, and BC Housing.
- b) Program delivery is responsive to community needs and funding reflects local needs assessments, strategic plans, best practice research and evidence-based analyses.
- c) New projects are prioritized in communities where support from municipalities and other project partners is maximized.

# **PROGRAM PURPOSE**

## **Goals**

- 1. Break the cycle of homelessness by providing safe, affordable housing and the supports needed to help residents remain housed appropriately.
- 2. Promote resident stability by connecting residents with non-clinical support services.
- 3. Promote community partnerships in service delivery.

## **Objectives**

- 1. Create or preserve safe and affordable housing with support services for individuals experiencing homelessness or at risk of homelessness.
- 2. Support communication, partnerships and collaborative initiatives across the supportive housing sector.

## **Outcomes**

- 1. Additional housing units with supports are available for individuals experiencing homelessness or at risk of homelessness.
- 2. The immediate needs of the residents are met by providing safe and affordable housing, and access to support services.
- 3. Partnerships created between stakeholders.

## KEY PROGRAM ELEMENTS

### ***Resident Eligibility***

Individuals who have an income that is at or below the Housing Income Limits (HILs)<sup>2</sup> and are experiencing homelessness or are at risk of homelessness, are eligible for supportive housing.

Adults (aged 19 and older) are the primary target population, but families and youth may also be served provided appropriate approvals, accommodation and support services are established and are consistent with the housing provider's mandate.

### ***Rent***

Typically, residents will pay a Rent-Geared-to-Income (RGI) in accordance with the Rent Scale in their individual operator agreement, or a flat rent ("rent-on-the-door") appropriate for the target population in that community; refer to individual operator agreement for details.

### ***Support Services***

Support services are provided to help residents achieve and maintain stability in housing, enhance access to other community-based supports and services, and foster resilience against homelessness. Support services are outlined in individual operator agreements, and may include the following:

- On-site staff
- Meals that meet the standards of Eating Well with Canada's Food Guide
- Access to laundry facilities
- Support for residents to maintain their residencies, including but not limited to directly assisting with room de-cluttering, rent payment and repayment plans
- Individual or group support services such as: life skills, community information, social and recreational programs
- Connecting residents to community supports and services such as: education and employment opportunities, health and wellness services, life skills, and independent housing options.
- Other supports to assist residents in meeting their personal and housing goals, including culturally-specific programs
- Case Planning and resident needs assessment
- Assistance in accessing Income Assistance, Pension Benefits, Disability Benefits, obtaining a BC Identification Card, or establishing a bank account as appropriate

### ***Operating and Support Services Subsidy***

Where eligible, BC Housing will provide an operating subsidy to cover the difference between the total approved operating expenses and revenues. BC Housing will adjust operating budgets at least annually, or more frequently as needed, to maximize the efficient allocation of operating subsidy.

Support services subsidy is based on the staff schedule and annual support services budget approved by BC Housing.

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<sup>2</sup> Housing Income Limits (HILs) represent the maximum gross income for eligibility to be a resident. The HILs are based on figures established by CMHC, and are intended to reflect the minimum income required to afford appropriate accommodation in the private market. The HILs are established by BC Housing annually.

After the close of each fiscal year, BC Housing will review financial statements and resident rent records to determine whether any retroactive subsidy adjustments are required as outlined in the operator agreement.

## **ROLES AND RESPONSIBILITIES**

### ***BC Housing***

- a) Working with municipalities and other landowners to identify and secure suitable sites on which to deploy or construct the units.
- b) Partnering with housing providers and other key stakeholders to procure and construct suitable housing units.
- c) Providing funding for construction, operating and support services as applicable.
- d) Developing province-wide standards and guidelines with project partners.
- e) Approving and reviewing annual operating budgets and expenditures.
- f) Conducting regular monitoring and program evaluation.
- g) Working with and supporting housing providers by:
  - o Assigning a BC Housing representative to act as a liaison;
  - o Providing clear guidelines and expectations;
  - o Providing information, resources and assistance where appropriate;
  - o Supporting capacity development, partnership development, best practices dissemination and service integration;
  - o Identifying gaps in service provision and working collaboratively to respond to gaps; and
  - o Providing database support.

### ***Housing Providers***

- a) Resident management, property management and the delivery of support services.
- b) Complying with operational guidelines, program, and performance standards (as outlined in individual operator agreements).
- c) Maintaining adequate and accurate resident records.
- d) Submitting required reports and data.
- e) Promptly informing BC Housing of any critical incidents or safety and security breaches, including details of any mitigation action taken.
- f) Managing staff and providing appropriate training.
- g) A clear service mandate that outlines how the program will meet residents needs; and
- h) Developing partnerships with other providers to enhance service delivery.

## **REPORTING AND REVIEW**

The intent of the reporting and review process is for BC Housing to work in partnership with housing providers to identify areas of strength and opportunities to achieve excellence and accountability in the delivery of social housing and support programs. Regular reporting and review help providers and BC Housing to measure progress, work together to better match

services to resident needs, support improved service delivery, and demonstrate the effectiveness of the program.

**Reporting and Review Tools**

The reporting and review system is designed to gather quantitative and qualitative information. Several tools are used to elicit a balanced flow of information to support the operational needs of BC Housing and the housing provider, monitor program success, identify emerging needs among people who are experiencing homelessness or at risk of homelessness, and to shape future program planning. Housing providers may voluntarily administer additional tools, such as resident surveys, and may choose to discuss the results with BC Housing.

Tool	Frequency	Completed By
Database (if applicable)	Daily	Housing provider
Financial Review	Annual	BC Housing
Operational Review	As Required	BC Housing

**Database**

Operators report regularly using the Database. BC Housing establishes timelines for data reporting and mandatory fields. Housing providers are responsible for obtaining resident consent.

**Financial Review**

Housing providers submit audited financial statements and other supporting documentation to BC Housing to facilitate an annual review of financial operations.

**Operational Review**

Operational reviews are conducted in accordance with BC Housing policy. The review may include among other items, interviews with the operator’s management, an on-site visit, and a review of service policies, procedures, and other relevant documents, as requested.

**SIGN-OFF**



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Vice President, Operations  
BC Housing



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BC Housing

**APPENDICES: TABLE OF CONTENTS**

The Supportive Housing Program Framework encompasses both new and existing housing programs that provide funding for subsidized housing with support services to people who are experiencing homelessness or at risk of homelessness. Funding streams under the Supportive Housing Program Framework include a variety of both Provincial and Federal sources.

**APPENDIX 1: PROVINCIAL HOMELESSNESS INITIATIVE (PHI) ..... 10**  
**APPENDIX 2: RAPID RESPONSE TO HOMELESSNESS (RRH) ..... 12**  
**APPENDIX 3: SUPPORTIVE HOUSING FUND (SHF)..... 13**  
**APPENDIX 4: RAPID HOUSING INITIATIVE (RHI) ..... 14**

## APPENDIX 1: PROVINCIAL HOMELESSNESS INITIATIVE (PHI)

The Provincial Homelessness Initiative (PHI) was launched in December 2004 as an outcome of the Premier's Task Force on Homelessness, Mental Illness and Addictions. The Task Force, comprising mayors from across the province, recommended PHI as a way to help people who are homeless or at risk of homelessness move beyond temporary shelter to more secure housing, gain greater self-reliance, and achieve appropriate employment.

PHI was initially funded by the federal and provincial governments under the Affordable Housing Agreement, and provided capital grants, forgivable loans, or mortgage financing for the development or renovation of projects. Project partners such as the Ministry of Housing and Social Development or the regional Health Authority funded and delivered support services.

In 2006, as federal funding for new PHI Phase I developments concluded, funding for the second phase was provided solely by the provincial government. This involved a stronger focus on support services. Phase II projects included ongoing operating subsidy with support services funded by BC Housing and/or partnering ministries.

In 2007, PRHC began acquiring a number of single room occupancy (SRO) hotels in downtown Vancouver in order to renovate and preserve this affordable housing stock. These developments are owned by PRHC with property management and support services provided by non-profit partners.

In the same year, BC Housing began to enter into Local Government Partnership agreements with municipalities to construct new developments to increase the affordable housing stock. A key feature of these agreements included expediting the municipal approval process. The land is usually leased to PRHC for a nominal fee, and PRHC provides all pre-development and construction costs. Some non-profit partners provide property management and/or support services, while others own and operate the development.

<b>Program Goal</b>	To break the cycle of homelessness by assisting people who are homeless or at risk of homelessness move beyond temporary shelter to more secure housing and achieve greater self-reliance. Support services promote resident stability and help residents remain housed.
<b>Project Funding</b>	Varies project to project, but may include capital grants, forgivable loans, interim construction and take-out financing. BC Housing's standard mortgage package for repayable and forgivable mortgages, as well as S.219 Covenants with Option to Purchase registered on title. PHI Phase I&II, MOU Phase II Federal/Provincial cost shared, SROs and MOU Phase I wholly provincial.
<b>Program Funding #</b>	<b>Phase I</b> – 559 <b>Phase II</b> – 569 <b>SROs</b> – 587 <b>MOUs</b> – 588 (Phase I), 596 (Phase II), 598 (PHI Savings)
<b>Project Ownership</b>	<b>PHI Phase I &amp; II</b> – Non-profit housing provider, PRHC or municipality <b>SROs</b> – PRHC <b>MOUs</b> – Non-profit housing provider or PRHC (freehold or long-term leasehold)

**APPENDIX 1: PROVINCIAL HOMELESSNESS INITIATIVE (PHI) Continued**

<p><b>Rents and Eligibility</b></p>	<ul style="list-style-type: none"> <li>• 100% RGI, residents on income assistance pay the max shelter component. Some projects may have a flat rent-on-the-door.</li> <li>• People who are homeless or at-risk of homelessness including people with drug or alcohol addictions, mental illness or concurrent disorders, women and children fleeing abuse, Indigenous Peoples.</li> <li>• Household income below HILs</li> <li>• Annual income testing</li> </ul>
<p><b>Mortgages and Agreements:</b></p>	<ul style="list-style-type: none"> <li>• <b>Phase I &amp; II</b> <ul style="list-style-type: none"> <li>○ Operating Agreements:                             <ul style="list-style-type: none"> <li>- Vary in length, but generally for 35- or 60-year agreements</li> </ul> </li> <li>○ Mortgages:                             <ul style="list-style-type: none"> <li>- Long-term take-out mortgages up to 35 years for construction</li> <li>- Forgivable mortgages (35 years) for capital grant (Phase I only)</li> </ul> </li> </ul> </li> <li>• <b>SROs &amp; MOUs</b> <ul style="list-style-type: none"> <li>○ Operator Agreements:                             <ul style="list-style-type: none"> <li>- Vary in length</li> <li>- Operator and Support Services agreements renewed typically 3 years</li> </ul> </li> </ul> </li> </ul>
<p><b>Operating Subsidy Model</b></p>	<ul style="list-style-type: none"> <li>• Not all projects are eligible for subsidy, refer to individual agreements for details</li> <li>• Where eligible, standard operating and support services subsidy models apply</li> <li>• Where Enhanced Property Services are specified in the agreement, the cost of these services is included in the approved budget</li> </ul>

## APPENDIX 2: RAPID RESPONSE TO HOMELESSNESS (RRH)

In 2017, the Province of British Columbia announced the Rapid Response to Homelessness (RRH) as an immediate response to the growing issue of homelessness across the province. Partnering with non-profit organizations, government authorities and community groups, BC Housing will create new housing units with support services for individuals who are experiencing homelessness or are at risk of homelessness.

RRH is an innovative housing solution that provides an immediate housing option and necessary support services for vulnerable individuals, utilizing construction techniques such as modular design to expedite production and rapidly create new, provincially-owned housing units. Modular units will be deployed on land made available by program partners, and can potentially be relocated to future sites as needed. Property management and support services will be delivered by non-profit partners.

<b>Program Goal</b>	Rapidly deploy new units of safe and affordable housing with support services for individuals who are experiencing homelessness or are at risk of homelessness
<b>Project Funding</b>	<ul style="list-style-type: none"> <li>Projects delivered and owned by PRHC</li> </ul>
<b>Project Ownership</b>	<ul style="list-style-type: none"> <li>100% PRHC ownership. Units may be located on land owned by partners (e.g. municipality) under short-term lease or license agreements</li> <li>Operated by non-profit housing providers</li> </ul>
<b>Rents and Eligibility</b>	<ul style="list-style-type: none"> <li>Individuals who are experiencing homelessness or at risk of homelessness</li> <li>Household income at or below HILs</li> <li>Typically flat rent-on-the-door set at the max shelter component of Income Assistance, some projects are RGI</li> </ul>
<b>Mortgages and Operating Agreements:</b>	<ul style="list-style-type: none"> <li>5-year Operator Agreements with option to extend for a further 5 years</li> </ul>
<b>Operating Subsidy Model</b>	<ul style="list-style-type: none"> <li>Standard operating and support services subsidy model applies</li> </ul>

### APPENDIX 3: SUPPORTIVE HOUSING FUND (SHF)

With Budget 2018, the Government of British Columbia laid out a 30-point Housing Plan, which included investment of creation of 2,500 new units of PRHC owned supportive housing. \$907 million over 10 years are committed to create the new units to be operated by non-profit providers serving individuals experiencing or at risk of homelessness.

<b>Program Goal</b>	Create 2,500 new units of PRHC owned supportive housing for individuals who are experiencing homelessness or are at risk of homelessness
<b>Project Funding</b>	<ul style="list-style-type: none"> <li>• Capital costs fully funded by PRHC with ongoing operating and support services subsidy where applicable</li> </ul>
<b>Project Ownership</b>	<ul style="list-style-type: none"> <li>• 100% PRHC ownership</li> <li>• Operated by non-profit housing providers</li> </ul>
<b>Rents and Eligibility</b>	<ul style="list-style-type: none"> <li>• Individuals who are experiencing homelessness or are at risk of homelessness</li> <li>• 100% RGI, residents on Income Assistance pay the max shelter component. Some projects may have a flat rent-on-the-door.</li> <li>• Household income at or below HILs</li> </ul>
<b>Mortgages and Operating Agreements:</b>	<ul style="list-style-type: none"> <li>• Operator Agreement with non-profit, 3–5-year term with option to extend for a further 5 years</li> </ul>
<b>Operating Subsidy Model</b>	<ul style="list-style-type: none"> <li>• Standard operating and support services subsidy applies</li> <li>• No cross subsidy – projects must be independently financially viable</li> </ul>
<b>SHF Special Purpose Projects</b>	<ul style="list-style-type: none"> <li>• Housing for individuals requiring supports not funded by BC Housing (e.g. CLBC clients)</li> <li>• Capital only. Not eligible for support services subsidy</li> <li>• May include a portion of units (e.g. strata units) in a larger development only where no operating subsidy is provided by BC Housing</li> <li>• Key Performance Indicators will not apply</li> </ul>

## APPENDIX 4: RAPID HOUSING INITIATIVE (RHI)

In September 2020, the Government of Canada announced the Rapid Housing Initiative, investing \$1 billion in capital to create new affordable and permanent housing for vulnerable Canadians. This initiative is a rapid response to the COVID-19 pandemic aimed to provide immediate housing options to reduce homelessness. In June 2021, the Government of Canada announced an additional investment of \$1.5 billion in RHI funding for 2021/2022 to be allocated to select municipalities under the Major Cities Stream and unfunded eligible applications submitted to the Projects Stream during the initial RHI application period.

CMHC capital funding is available through two separate streams: Major Cities Stream and Projects Stream. Under the Major Cities Stream, funds are allocated to municipalities with highest need to deliver a minimum number of affordable housing units. The Projects Stream is open to applications from governments, indigenous governing bodies and organizations, and non-profit organizations where projects are prioritized based on CMHC established guidelines. All housing projects need to achieve occupancy within 12 months of executing the RHI Contribution Agreement with CMHC.

The Province will provide operating and support services subsidy for projects approved under the CMHC RHI program.

<b>Program Goal</b>	Expedite the delivery of supportive housing units for vulnerable populations, especially those directly affected by COVID-19
<b>Project Funding</b>	<ul style="list-style-type: none"> <li>• Capital costs are funded by CMHC</li> <li>• Operating and support services subsidy provided by BC Housing</li> <li>• Projects submitted under the Major Cities Stream and the Projects Stream are eligible for the provincial operating funding</li> <li>• Layering of other federal and provincial programs is permitted to fill the capital shortfall from CMHC RHI funding</li> </ul>
<b>Project Ownership</b>	<ul style="list-style-type: none"> <li>• Non-profit housing provider, PRHC or municipality (freehold or long-term leasehold)</li> <li>• Operated by non-profit housing providers</li> </ul>
<b>Rents and Eligibility</b>	<ul style="list-style-type: none"> <li>• Vulnerable individuals identified under the National Housing Strategy including people who are experiencing homelessness or are at risk of homelessness, Black Canadians, women and their children fleeing violence, Indigenous peoples, racialized groups, seniors, young adults, people with disabilities, people dealing with mental health and addiction issues, veterans, LGBTQ2+ and recent immigrants or refugees; with priority for Black Canadians, women and their children, and Indigenous people.</li> <li>• Household income at or below HILs</li> <li>• Flat rent-on-the-door set at the max shelter component of Income Assistance</li> </ul>
<b>Mortgages and Operating Agreements:</b>	<ul style="list-style-type: none"> <li>• No CMHC security unless specifically required</li> </ul>

	<ul style="list-style-type: none"> <li>• Operating or Operator agreement with 5-year term with option to extend up to the total affordability commitment with CMHC, will vary project to project</li> </ul>
<b>Operating Subsidy Model</b>	<ul style="list-style-type: none"> <li>• Standard operating and support services</li> <li>• No cross subsidy</li> </ul>